

FIG. 1

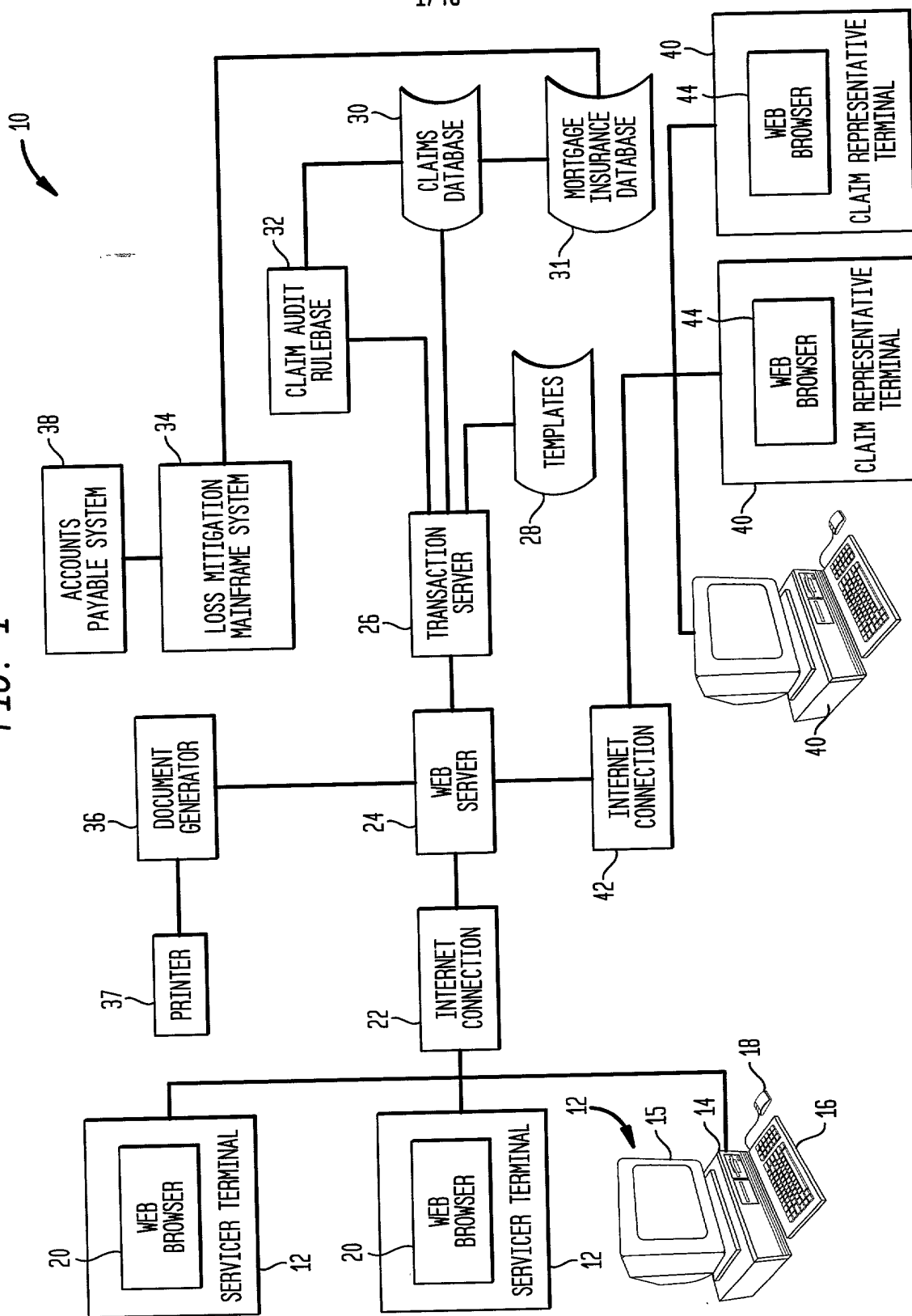


FIG. 2
(PRIOR ART)

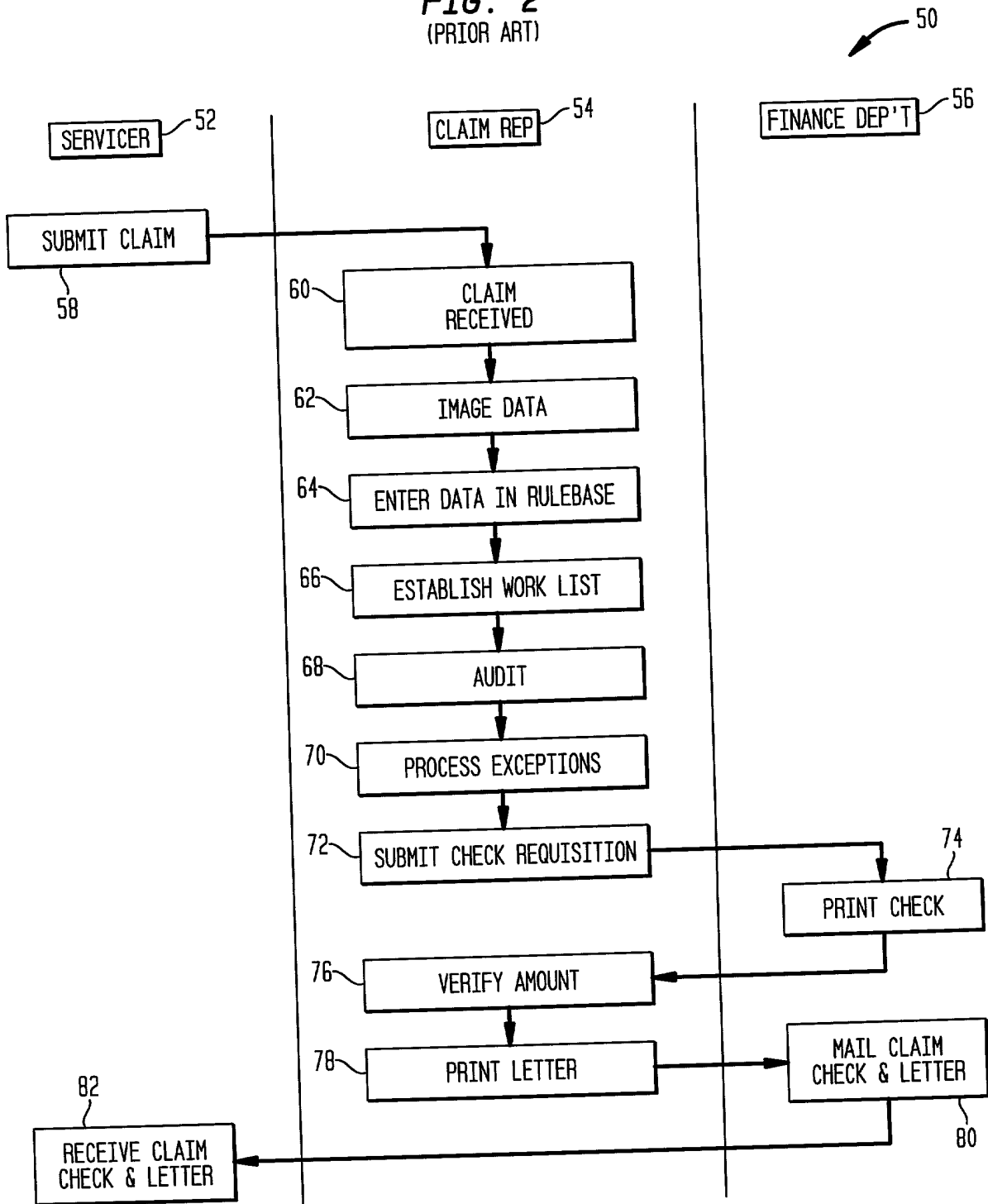


FIG. 3

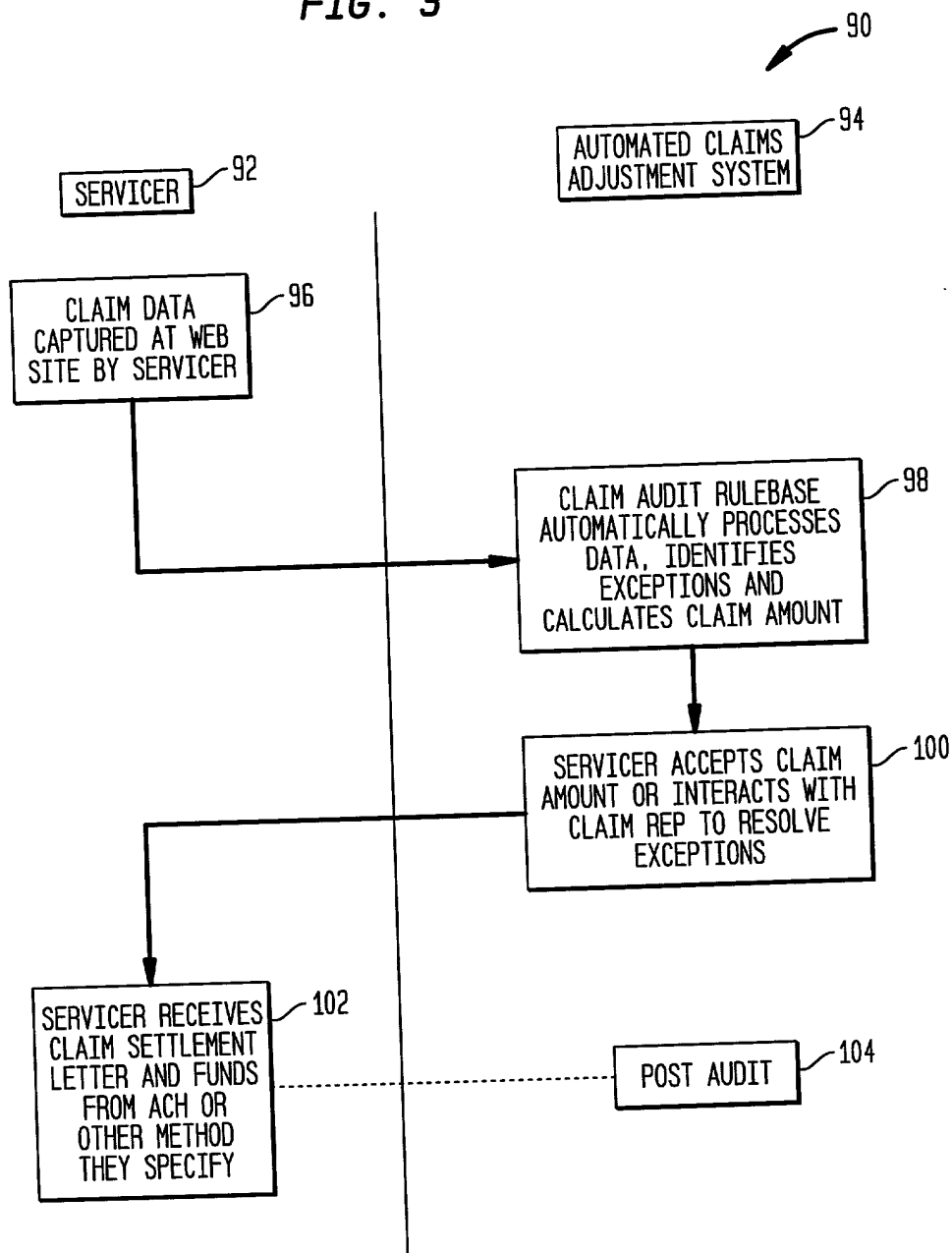


FIG. 4

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GE Mortgage Insurance - Microsoft Internet Explorer provided by GE Mortgage Insurance


File Edit View Favorites Tools Help


We bring good things to life

GE Mortgage Insurance

GE Home MI Home Press Room Ask Us

Login Business Partners


User ID:  106

Password:  104


case sensitive

[Forgot your password?](#)


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[click here for details](#)

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FIG. 5

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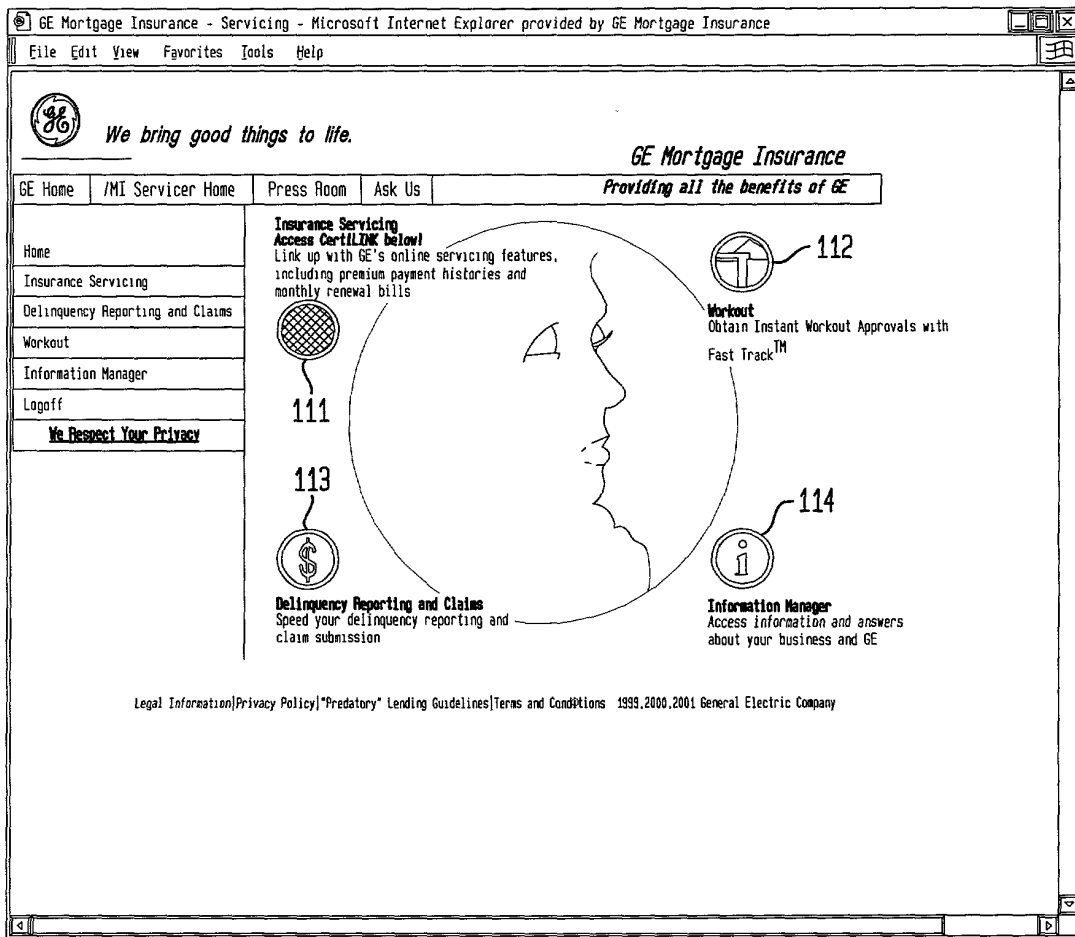


FIG. 6

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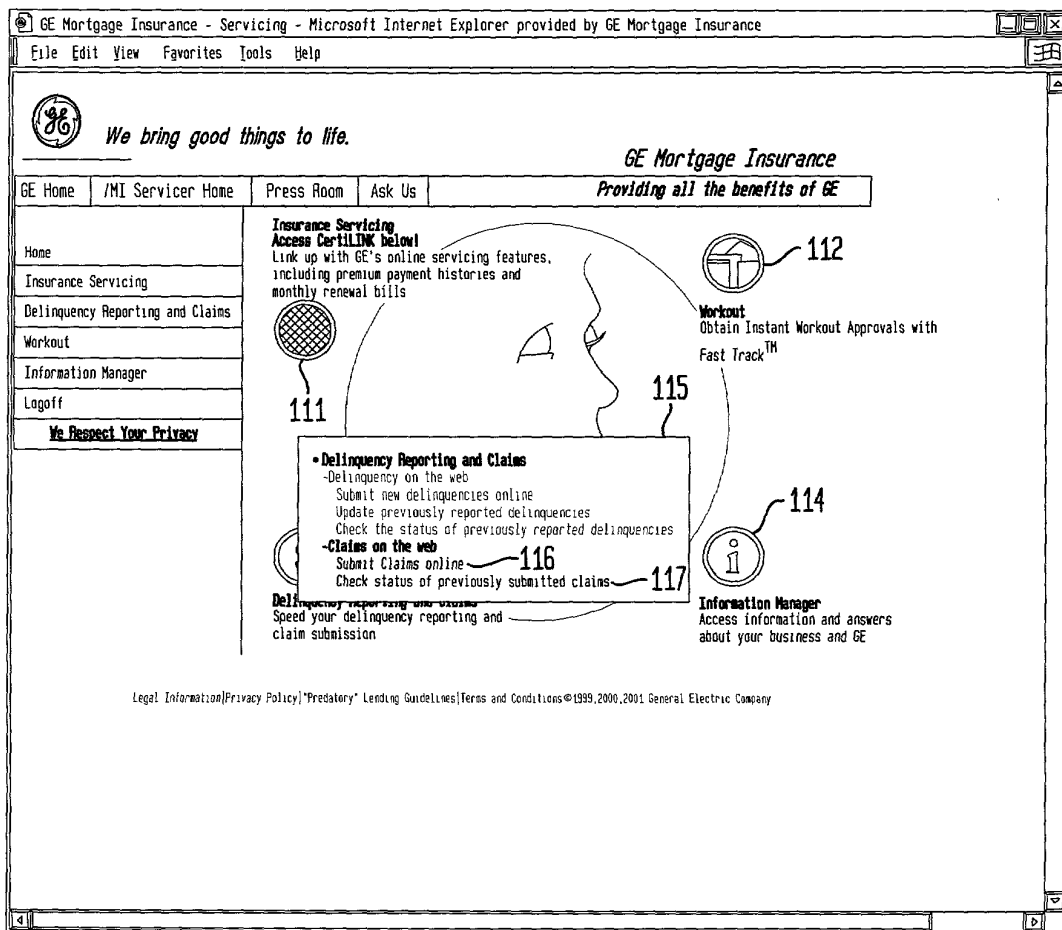



FIG. 7

 *We bring good things to life.*

GE Mortgage Insurance

Claims on the Web - Claim Status

122 Welcome to Claims on the Web, Patt!

126 View Claim Status

128 Submit New Claim

130 Contact GE Claim Rep

Help

Log off

☒ Individual claim

☐ Claims submitted

☐ Claims audited and scheduled for payment

☐ Claims pending additional Information

☐ Claims settled

Certificate Number:

Optional

Start Date:

End Date:

Claim Type:

Submitter ID:

Servicer Org:

Investor Code:

Initials:

Search

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FIG. 8

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Claims on the Web - Coverage Validation - Microsoft Internet Explorer provided by GE Mortgage Insurance

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 *We bring good things to life.* **GE Mortgage Insurance**

Claims on the Web - Coverage Validation

Enter one of the following criteria to search for coverage.

Certificate Number: 142

- OR -

Loan Number: 144

- OR -

Social Security Number: 146

- OR -

Borrower Last Name: 148

Borrower First Name:

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FIG. 9

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Claims on the Web - Property Verification - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Property Verification

Please verify the information below. If the data is correct, click the "Verify and Continue" button to continue to the Claim for Loss Form. If there is a discrepancy, either return to the previous screen and change your search criteria or Contact GE.

Loan Number: 123456
Certificate Number: 1234567890
% Coverage: 30
Claim Type: Initial
Social Security Number: 111111111
Borrower Name: Joe Smith
Property Address: 123 Anywhere Street
City: Raleigh
State: NC
Zip: 27615

156 Previous Screen Pay Hold Acquire **154** Verify and Continue

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Navigation Links:

- View Claim Status
- Submit New Claim
- Contact GE Claim Rep
- Administration
 - Deductible
 - Expense
 - Pending Reason
 - State Detail
 - Zip Code Filter
 - Find/Delete Claim
- Help
- Logout

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FIG. 10A

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Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 *We bring good things to life.* **GE Mortgage Insurance**

Claims on the Web - Submit Claim

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claim Rep](#) | [Help](#) | [Logout](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

1. Insurance Type: Primary	2. Claim Type: Initial	172
3. Mortgage Insurance Company Name: GE Mortgage Insurance Corporation	4. Date Claim Submitted: 10/29/2001	5. Date Claim Received: 10/29/2001
6. Mortgage Insurance Company Address: 6601 Six Forks Road Raleigh NC 27615	7. Mortgage Insurer Telephone Number: (800) 334-9270	
8. Certificate Number: 1234567890	9. Master Policy Number: 0000000000	
10. Borrower Name(s): Joe Smith	11. % Coverage: 30	12. Type Coverage: ST
13. Property Address		
Street: 123 Anywhere Street		
City: Raleigh State: NC Zip Code: 27615		
14. Servicer Name: ABC Bank		
15. Servicer Loan Number: 123456		
16. Servicer Address		
Street: 1000 America Boulevard		
Suite 300		
City: Raleigh State: NC Zip Code: 276151234		
17. Payee: (Choose one)		

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FIG. 10B

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Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

17. Payee: (Choose one)

☐ Servicer (same address as above)

☒ Fannie Mae (will be wired directly) Loan Number: 888888888

☐ Freddie Mac (will be wired directly) Loan Number:

☐ Other

Name:

Loan Number:

Street:

City: State: Zip Code:

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Interest Information

Jump to Top | Loan Info | Expense Info | Deductible Items | Comments | Additional Info | Bottom

18 Unpaid Principal Balance: \$ 46443.00 182

19 Accumulated Interest: 196

Note Rate(%)	From Date	To Date	# of Days	Amount

Note Rate: % 192

From Date: (mm/dd/yyyy) 188

To Date: (mm/dd/yyyy) 190

Add Modify Delete 180

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- To Add a new row, enter the Interest Rate, the From Date, and the To Date and click the Add button.
- To Modify an existing row.
 - IE users: double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the Modify button
 - Netscape users: single-click on the row you want to modify and click the Modify button. The input boxes will be filled with the information for that row. Make the necessary changes and click the Modify button
- To Delete an existing row, single-click on the row you want to delete. The row will be highlighted. Click the Delete button

Accumulated Interest Total: \$ 0.00

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FIG. 10C

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Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Expense Information [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

20. Expenses

Cat	Item	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
	Abandoned Car Removal					

Item: Effective Start Date: ☐ Required
Date Paid: Effective End Date: ☐ Required
Amount: Monthly Payment Amount: ☐ Required

• To **Add** a new row, enter the Interest Rate, the From Date, and the To Date and click the **Add** button.
• To **Modify** an existing row,
• IE users: double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
• Netscape users: single-click on the row you want to modify and click the **Modify** button. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
• To **Delete** an existing row, single-click on the row you want to delete. The row will be highlighted. Click the **Delete** button

Attorney's Fees Total: \$ Property Taxes Total: \$
Hazard Insurance Premiums Total: \$ Property Preservation Costs Total: \$
Statutory Disbursements Total: \$ Other Disbursements Total: \$
Expense Total: \$

Deductible Items [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

21. Escrow Account Balance.
(This balance should be positive, expenses paid after default should be listed in the Expense Information section above.)
\$

FIG. 10D

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Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

22. Net Rental Proceeds:	\$ 0.00
23. Pledge Savings, Buydowns, or Other Funds Held for Insured:	\$ 0.00
24. Insurance Proceeds:	\$ 0.00
25. Hazard Insurance Refund:	\$ 0.00
26. Cash Contribution:	\$ 0.00
27. Other Deductions (e.g. unapplied bankruptcy payments, etc.):	\$ 0.00
28. Deductible Items Total	\$ 0.00
29. Total Claim Amount	\$ 46,443.00
30. Less Adjustments (Net Proceeds Received from Sale of Property)	\$ 0.00
Presale Date: <input type="text"/> (mm/dd/yyyy)	
31. Adjusted Claim Amount	\$ 46,443.00
32. Comments: (Any comments entered here will require a manual review.)	
<input type="text"/>	

Property Value Information

33. Current Market Value:	\$ 38,000.00	Value Date:	<input type="text"/> (mm/dd/yyyy)
Service/Investor Value	\$ 38,000.00	Value Date:	<input type="text"/> (mm/dd/yyyy)

Access Information

34. Is property ☐ vacant ☐ occupied ☐ unknown?

Key to property may be obtained from:

Telephone:

Additional Information

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Bottom](#)

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FIG. 10E

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Claims on the Web - Submit Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

35 Additional dates

Loan Due Date: 04/01/1999 (mm/dd/yyyy)

Foreclosure Start Date: 05/31/2000 (mm/dd/yyyy)

Foreclosure Sale Date: 09/04/2001 (mm/dd/yyyy)

Lender Acquired Title Date: 09/04/2001 (mm/dd/yyyy)

36 Bankruptcy Dates (most recent first)

Bankruptcy Filed Date: 05/14/1999 (mm/dd/yyyy)

Bankruptcy Discharged Date: (mm/dd/yyyy)

Foreclosure Restart Date: (mm/dd/yyyy)

1. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

2. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

3. (mm/dd/yyyy) (mm/dd/yyyy) (mm/dd/yyyy)

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Claims Authorization and Submission

Jump to Top | Loan Info | Interest Info | Expense Info | Deductible Items | Comments | Additional Info

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitters Name: Jane M. Smith

Submitters Title/Department: Claims Specialist

Contact Name: Jane M. Smith

Contact Phone: (555) 555-1212

Contact Email: jane.m.smith@abcbank.com

300

Submit Claim Cancel

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

The following statement applies to insured parties residing in and to those who make claims with respect to insured loans secured by properties located in New Jersey: ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE

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FIG. 11A

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Claims on the Web - Audit Results - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Audit Results

Thank You for using GE Claims on the Web.

You can expect your payment no later than 11/06/2001 *
Payment may be delayed if we have not received all required information from you.
Your claim requires Claim Representative review

Navigation Links:

- View Claim Status
- Submit New Claim
- Contact GE Claim Rep
- Administration
 - Deductible
 - Expense
 - Pending Reason
 - State Detail
 - Zip Code Filter
 - Find/Delete Claim
- Help
- Logoff

Borrower Information:

Borrower Name: Joe Smith
Property Address: 123 Anywhere Street
Raleigh NC 27615
Lender Loan Number: 123456
Certificate Number: 1234567890
Claim Submit Date: 10/29/2001
Claim Type: Initial
Claim Status: Pending

Claim For Loss Section Adjustment Reason Adjustment Amount

RuleInfo	BDV Value used for rule calculations was 38000.00	0.00
RuleInfo	Audit disposition description set to Pay Claim	0.00
Mkt Value	Requires claim rep review due to market value variance.	0.00
Interest	Interest was adjusted from 6/1/2001 to 9/3/2001 for the amount of 989.82 due to lengthy foreclosure	-989.82
Interest	MPV F. Interest not adjusted because a bankruptcy was filed prior to the foreclosure starting	0.00
Expense	The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00	-3.50
Expense	The expense item Boarding of 307.06 has been adjusted to the normal and customary amount of 100.00	-207.06
Expense	Effective dates not provided for Hazard Insurance.	0.00
Expense	Effective dates not provided for Taxes - County.	0.00
Total of Adjustments		-1,200.38

Buttons: Review EOB View Claim Edit Originals

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FIG. 11B

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Claims on the Web - Audit Results - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Your claim requires Claim Representative review.

Administration

Deductible
Expense
Pending Reason
State Detail
Zip Code Filter
Find/Delete Claim
Help
Logout

Borrower Name: Joe Smith
Property Address: 123 Anywhere Street
Raleigh NC 27615
Lender Loan Number: 123456
Certificate Number: 1234567890
Claim Submit Date: 10/29/2001
Claim Type: Initial
Claim Status: Pending

324 326 328

Claim For Loss Section	Adjustment Reason	Adjustment Amount
Adjusted		
RuleInfo	BOV Value used for rule calculations was 38000.00	0.00
RuleInfo	Audit disposition description set to Pay Claim	0.00
Mkt Value	Requires claim rep review due to market value variance.	0.00
Interest	Interest was adjusted from 6/1/2001 to 9/3/2001 for the amount of 989.82 due to lengthy foreclosure.	-989.82
Interest	MPV: F, Interest not adjusted because a bankruptcy was filed prior to the foreclosure starting	0.00
Expense	The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00	-3.50
Expense	The expense item Boarding of 307.06 has been adjusted to the normal and customary amount of 300.00	-207.06
Expense	Effective dates not provided for Hazard Insurance.	0.00
Expense	Effective dates not provided for Taxes - County	0.00
Total of Adjustments		-1,200.38

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Review EOB View Claim Edit Originals

Audit Adjustments Pay Hold Acquire More Detail

Run Rules Generate Letter

* If you have not chosen to have your funds wired to you, please allow for mail time.
Email for information on how to have my funds wired to me

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FIG. 12A

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Claims on the Web - Preliminary Explanation of Benefits - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Preliminary Explanation of Benefits

[View Claim Status](#)

[Submit New Claim](#)

[Contact GE Claim Rep](#)

[Administration](#)

[Deductible](#)

[Expense](#)

[Pending Reason](#)

[State Detail](#)

[Zip Code Filter](#)

[Find/Delete Claim](#)

[Help](#)

[Logout](#)

Borrower Name: Joe Smith

Property Address: 123 Anywhere Street
Raleigh NC 27615

Lender Loan Number: 123456

Certificate Number: 1234567890

Claim Submit Date: 10/29/2001

Claim Type: Initial

Item	Submitted	Authorized
Unpaid Principal Balance	\$46,443.36	\$46,443.36
Accumulated Interest	\$10,057.89	\$9,078.71
Attorney's Fees	\$1,550.00	\$1,550.00
Property Taxes	\$1,749.64	\$1,542.58
Hazard Insurance	\$887.00	\$887.00
Property Preservation	\$420.00	\$420.00
Statutory Disbursements	\$845.66	\$842.16
Other Disbursements	\$0.00	\$0.00
Less		
Escrow Account	\$0.00	\$0.00
Net Rental	\$0.00	\$0.00
Pledged Savings	\$0.00	\$0.00
Insurance Proceeds	\$0.00	\$0.00
Hazard Insurance Refund	\$0.00	\$0.00
Other Deductions	\$391.00	\$391.00
Negotiated Deduction		\$0.00
Cash Contribution	\$0.00	\$0.00
Unamortized Financed Premium		\$0.00
Cash Saver/Pledged Asset		\$0.00
Total Claim	\$61,562.55	\$60,372.81
Net Sales Proceeds	\$0.00	\$0.00

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10036605 "044602"

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FIG. 12B

Claims on the Web - Preliminary Explanation of Benefits - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Net Sales Proceeds	\$0.00	\$0.00
Restoration Amount		\$0.00
Loss Amount		\$60,372.81
Percent Coverage		30%
Guaranty Amount		\$18,111.84
Net Claim		\$18,111.84
Partial Claim Advance		\$0.00
Advance Claim Payment		\$0.00
Preliminary Claim Payment		\$0.00
Unamortized Financed Premium		\$0.00
Premium Due		\$0.00
Additional Interest		\$0.00
Late Interest		\$0.00
Preliminary Claim		\$18,111.84

Reasons for Adjustments

1. Requires claim rep review due to market value variance.
2. Interest was adjusted from 6/1/2001 to 9/3/2001 for the amount of 989.82 due to lengthy foreclosure.
3. The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00.
4. The expense item Boarding of 307.06 has been adjusted to the normal and customary amount of 100.00.
5. Effective dates not provided for Hazard Insurance.
6. Effective dates not provided for Taxes - County.

Interval Calculations

From Date	To Date	Principal	Days	Rate	Per Diem	Interest
03/01/1999	05/31/2001	\$46,443.36	811	8.25%	\$10.64	\$8,631.69
09/04/2001	10/15/2001	\$46,443.36	42	8.25%	\$10.64	\$447.02

Event Dates

Paid To: 03/01/1999 Bankruptcy File 1: 05/14/1999
Foreclosure Start: 05/31/2000 Bankruptcy Release 1:

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FIG. 12C

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Claims on the Web - Preliminary Explanation of Benefits - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Partial Claim Advance	\$0.00
Advance Claim Payment	\$0.00
Preliminary Claim Payment	\$0.00
Unamortized Financed Premium	\$0.00
Premium Due	\$0.00
Additional Interest	\$0.00
Late Interest	\$0.00
Preliminary Claim	\$18,111.84

Reasons for Adjustments

1. Requires claim rep review due to market value variance.
2. Interest was adjusted from 6/1/2001 to 9/3/2001 for the amount of 989.82 due to lengthy foreclosure.
3. The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00.
4. The expense item Boarding of 307.06 has been adjusted to the normal and customary amount of 100.00.
5. Effective dates not provided for Hazard Insurance.
6. Effective dates not provided for Taxes - County.

Interval Calculations

From Date	To Date	Principal	Days	Rate	Per Diem	Interest
03/01/1999	05/31/2001	\$46,443.36	811	8.25%	\$10.64	\$8,631.69
09/04/2001	10/15/2001	\$46,443.36	42	8.25%	\$10.64	\$447.02

Event Dates

Paid To: 03/01/1999	Bankruptcy File 1: 05/14/1999
Foreclosure Start: 05/31/2000	Bankruptcy Release 1.
Foreclosure Sale: 09/04/2001	Bankruptcy File 2.
Foreclosure Restart 1:	Bankruptcy Release 2.
Foreclosure Restart 2:	Bankruptcy File 3.
Foreclosure Restart 3:	Bankruptcy Release 3.
Lender Acquire Title: 09/04/2001	Claim Submittal: 10/29/2001

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FIG. 13A

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Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 *We bring good things to life.* **GE Mortgage Insurance**

Claims on the Web - View Claim

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claim Rep](#) | [Help](#) | [Logout](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

1. Insurance Type: Primary	2. Claim Type: Initial
3. Mortgage Insurance Company Name: GE Mortgage Insurance Corporation	4. Date Claim Submitted: 10/29/2001
5. Date Claim Received: 10/29/2001	6. Mortgage Insurance Company Address: 6601 Six Forks Road Raleigh NC 27615
7. Mortgage Insurer Telephone Number: (800) 334-5270	8. Certificate Number: 1234567890
9. Master Policy Number: 0000000000	10. Borrower Name(s): Joe Smith
11. % Coverage: 30	12. Type Coverage: ST
13. Property Address Street: 123 Anywhere Street City: Raleigh State: NC Zip Code: 27615	
14. Servicer Name: Abc Bank	15. Servicer Loan Number: 123456
16. Servicer Address Street: 1000 America Boulevard Suite 300 City: Raleigh State: NC Zip Code: 276151234	
17. Payee (Choose one) Fannie Mae (will be wired directly) Loan Number: 8888888888	

Interest Information [Jump to Top](#) | [Loan Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

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FIG. 13B

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Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

18 Unpaid Principal Balance \$ 46,443.36
19 Accumulated Interest.

Note Rate(%)	From Date	To Date	# of Days	Amount
8 25	03/01/1999	10/15/2001	945	10,057.89

Accumulated Interest Total: \$ 10,057.89

Expense Information [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

20 Expenses.

Cat	Item	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
AF	Attorney Fees	09/04/2001				750.00
AF	Bankruptcy Attorney Fees	10/28/1999				800.00
HI	Hazard Insurance	12/23/1999				814.00
HI	Hazard Insurance	09/18/2001				73.00
PP	BPO	09/06/2001				85.00
PP	Lock Change	03/22/2000				60.00
PP	Winterization	03/22/2000				125.00
PP	Yard Care	06/28/2001				150.00
PT	Boarding	03/22/2000				25.00
PT	Boarding	09/04/2001				307.06
PT	Taxes - County	10/13/1999				272.71
PT	Taxes - County	04/11/2000				283.83
PT	Taxes - County	10/16/2000				283.83
PT	Taxes - County	04/06/2001				577.21
SD	Attorney Out-Of-Pocket	09/04/2001				175.98
SD	Attorney Out-Of-Pocket	09/04/2001				183.18
SD	Attorney Out-Of-Pocket	09/04/2001				283.00
SD	Bankruptcy Costs	10/28/1999				203.50

Attorney's Fees Total:	\$ 1,550.00	Property Taxes Total:	\$ 1,749.64
Hazard Insurance Premiums Total:	\$ 887.00	Property Preservation Costs Total:	\$ 420.00
Statutory Disbursements Total:	\$ 845.66	Other Disbursements Total:	\$ 0.00

Expense Total: \$ 5,452.30

Deductible Items [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

21 Escrow Account Balance:

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FIG. 13C

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Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

21. Escrow Account Balance		
(This balance should be positive, expenses paid after default should be listed in the Expense Information section above)		
		\$ 0.00
22. Net Rental Proceeds:		\$ 0.00
23. Pledge Savings, Buydowns, or Other Funds Held for Insured:		\$ 0.00
24. Insurance Proceeds:		\$ 0.00
25. Hazard Insurance Refund:		\$ 0.00
26. Cash Contribution:		\$ 0.00
27. Other Deductions (e.g. unapplied bankruptcy payments, etc.):		\$ 391.00
28. Deductible Items Total		\$ 391.00
29. Total Claim Amount		\$ 61,562.55
30. Less Adjustments		
(Net Proceeds Received from Sale of Property)	Presale Date:	\$ 0.00
31. Adjusted Claim Amount		\$ 61,562.55
32. Comments. (Any comments entered here will require a manual review.)		

Property Value Information

33. Current Market Value:	\$ 38,000.00	Value Date:	
Servicer/Investor Value	\$ 55,900.00	Value Date:	08/28/2001

Access Information

34. Property status: Unknown

Key to property may be obtained from: Telephone:

Additional Information

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Bottom](#)

35. Additional dates

Loan Due Date:	04/01/1999
Foreclosure Start Date:	05/31/2000
Foreclosure Sale Date:	09/04/2001
Lender Acquired Title Date:	09/04/2001

36. Bankruptcy Dates (most recent first)

Bankruptcy Filed Date:	Bankruptcy Discharged Date:	Foreclosure Restart Date:
------------------------	-----------------------------	---------------------------

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FIG. 13D

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Claims on the Web - View Claim - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Bankruptcy Filed Date.	Bankruptcy Discharged Date.	Foreclosure Restart Date
1 05/14/1999		
2		
3.		

Claims Authorization and Submission [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#)

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitters's Name: Unavailable
Submitters's Title/Department: Unavailable
Contact Name: Jane M. Smith
Contact Phone: (555) 555-1212
Contact Email: jane.m.smith@abcbank.com

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

The following statement applies to insured parties residing in and to those who make claims with respect to insured loans secured by properties located in New Jersey: ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

Other jurisdictions have laws that apply to insured parties and to those who make claims with respect to properties located in their respective areas which: MAKE IT A CRIME FOR PERSONS WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY TO FILE A STATEMENT OF CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION. SUCH PERSONS ARE SUBJECT TO PROSECUTION AND PUNISHMENT FOR INSURANCE FRAUD. PENALTIES MAY INCLUDE FINES AND/OR IMPRISONMENT.

Among these jurisdictions are: Alaska, Delaware, Florida, Idaho, Indiana, Nevada, New Hampshire, New York and Ohio.

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FIG. 14A

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Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

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Claims on the Web - Edit Originals

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claim Rep](#) | [Help](#) | [Logout](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

1. Insurance Type: Primary	2. Claim Type: Initial
3. Mortgage Insurance Company Name: GE Mortgage Insurance Corporation	4. Date Claim Submitted: 10/29/2001
5. Date Claim Received: 10/29/2001	6. Mortgage Insurance Company Address: 6601 Six Forks Road Raleigh NC 27615
7. Mortgage Insurer Telephone Number: (800) 334-9270	8. Certificate Number: 1234567890
9. Master Policy Number: 0000000000	10. Borrower Name(s): Joe Smith
11. % Coverage: 90	12. Type Coverage: ST
13. Property Address Street: 123 Anywhere Street City: Raleigh State: NC Zip Code: 27615	
14. Servicer Name: ABC Bank	15. Servicer Loan Number: 123456
16. Servicer Address Street: 1000 America Boulevard Suite 300 City: Raleigh State: NC Zip Code: 276151234	

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FIG. 14B

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17 Payee: (Choose one)

☐ Servicer (same address as above)

☒ Fannie Mae (will be wired directly) Loan Number: 888888888

☐ Freddie Mac (will be wired directly) Loan Number:

☐ Other

Name:

Loan Number:

Street:

City: State Zip Code

Claim Ack Org: B222224C9F

Claim Ack Addr ID: CLAIMS03

Payee Org: 0000571943

Payee Addr ID: CLAIMS

Interest Information [Jump to Top](#) | [Loan Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

18. Unpaid Principal Balance: \$ 146443.36

19. Accumulated Interest:

Note Rate(%)	From Date	To Date	# of Days	Amount
8.25	03/01/1998	10/15/2001	945	10,057.89

Note Rate: % From Date (mm/dd/yyyy) To Date (mm/dd/yyyy)

- To **Add** a new row, enter the Interest Rate, the From Date, and the To Date and click the **Add** button.
- To **Modify** an existing row,
 - IE users: double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
 - Netscape users: single-click on the row you want to modify and click the **Modify** button. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button.
- To **Delete** an existing row, single-click on the row you want to delete. The row will be highlighted. Click the **Delete** button.

Accumulated Interest Total: \$ 10,057.89

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FIG. 14C

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Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

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Accumulated Interest Total: \$ 10,057.89

Expense Information

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

20 Expenses:

Cat	Item	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
AF	Attorney Fees	09/04/2001				750.00
AF	Bankruptcy Attorney Fees	10/28/1999				800.00
HI	Hazard Insurance	12/23/1999				814.00
HI	Hazard Insurance	09/18/2001				73.00
PP	BPO	09/06/2001				85.00

Item: Effective Start Date: ☐ Required

Date Paid: (mm/dd/yyyy) Effective End Date: ☐ Required

Amount: Monthly Payment Amount: ☐ Required

- To **Add** a new row, enter the Interest Rate, the From Date, and the To Date and click the **Add** button
- To **Modify** an existing row.
 - IE users: double-click on the row you want to modify. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button
 - Netscape users: single-click on the row you want to modify and click the **Modify** button. The input boxes will be filled with the information for that row. Make the necessary changes and click the **Modify** button
- To **Delete** an existing row, single-click on the row you want to delete. The row will be highlighted. Click the **Delete** button.

Attorney's Fees Total: \$ 1,550.00 Property Taxes Total: \$ 1,749.64

Hazard Insurance Premiums Total: \$ 887.00 Property Preservation Costs Total: \$ 420.00

Statutory Disbursements Total: \$ 845.66 Other Disbursements Total: \$ 0

Expense Total: \$ 5,452.30

Deductible Items

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Comments](#) | [Additional Info](#) | [Bottom](#)

21 Escrow Account Balance:

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FIG. 14D

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(This balance should be positive, expenses paid after default should be listed in the Expense Information section above.)

22. Net Rental Proceeds:	\$ 0.00
23. Pledge Savings, Buydowns, or Other Funds Held for Insured:	\$ 0.00
24. Insurance Proceeds:	\$ 0.00
25. Hazard Insurance Refund:	\$ 0.00
26. Cash Contribution:	\$ 0.00
27. Other Deductions (e.g., unapplied bankruptcy payments, etc.):	\$ 391.00
28. Deductible Items Total	\$ 391.00
29. Total Claim Amount	\$ 61,562.55
30. Less Adjustments (Net Proceeds Received from Sale of Property)	\$ 0.00
31. Adjusted Claim Amount	\$ 61,562.55

32. Comments: (Any comments entered here will require a manual review.)

Property Value Information

33. Current Market Value:	\$ 38,000.00	Value Date:	
Service/Investor Value:	\$ 55,900.00	Value Date:	08/28/2001 (mm/dd/yyyy)

Access Information

34. Is property ☐ vacant ☐ occupied ☐ unknown?

Key to property may be obtained from:

Telephone:

Home to Top | Loan Info | Interest Info | Expense Info | Deductible Items | Comments | Bottom

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FIG. 14E

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Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Additional Information [Jump to Top](#) [Loan Info](#) [Interest Info](#) [Expense Info](#) [Deductible Items](#) [Comments](#) [Bottom](#)

35. Additional dates

Loan Due Date: (mm/dd/yyyy)

Foreclosure Start Date: (mm/dd/yyyy)

Foreclosure Sale Date: (mm/dd/yyyy)

Lender Acquired Title Date: (mm/dd/yyyy)

36. Bankruptcy Dates (most recent first)

Bankruptcy Filed Date: (mm/dd/yyyy)

Bankruptcy Discharged Date: (mm/dd/yyyy)

Foreclosure Restart Date: (mm/dd/yyyy)

1. (mm/dd/yyyy)

2. (mm/dd/yyyy)

3. (mm/dd/yyyy)

Claims Authorization and Submission [Jump to Top](#) [Loan Info](#) [Interest Info](#) [Expense Info](#) [Deductible Items](#) [Comments](#) [Additional Info](#)

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitters's Name: Unavailable

Submitters's Title/Department: Unavailable

Contact Name:

Contact Phone:

Contact Email:

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

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FIG. 14F

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Claims on the Web - Edit Originals - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Claims Authorization and Submission

[Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Items](#) | [Comments](#) | [Additional Info](#)

I hereby certify that the statements contained herein are true, correct and complete. I understand that a claim will not be complete until all applicable documents have been received by the insurer. We are not aware of any facts indicating that the subject property is or might be subject to any environmental contamination or hazard, except as disclosed in accompanying attachments.

Submitters's Name: Unavailable
Submitters's Title/Department: Unavailable
Contact Name: Jane M. Smith
Contact Phone: (555) 555-1212
Contact Email: jane.m.smith@abcbank.com

For your protection California law requires the following to appear on this form: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS IS GUILTY OF A CRIME AND MAY BE SUBJECT TO FINES AND CONFINEMENT IN STATE PRISON.

The following statement applies to insured parties residing in and to those who make claims with respect to insured loans secured by properties located in New Jersey: ANY PERSON WHO KNOWINGLY AND WITH THE INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS, FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME.

Other jurisdictions have laws that apply to insured parties and to those who make claims with respect to properties located in their respective areas which: MAKE IT A CRIME FOR PERSONS WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURANCE COMPANY TO FILE A STATEMENT OF CLAIM CONTAINING FALSE, INCOMPLETE OR MISLEADING INFORMATION. SUCH PERSONS ARE SUBJECT TO PROSECUTION AND PUNISHMENT FOR INSURANCE FRAUD. PENALTIES MAY INCLUDE FINES AND/OR IMPRISONMENT.

Among these jurisdictions are: Alaska, Delaware, Florida, Idaho, Indiana, Nevada, New Hampshire, New York and Ohio.

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FIG. 15A

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Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Audit Adjustments

[Claim Status](#) | [Submit New Claim](#) | [Contact GE Claim Rep](#) | [Help](#) | [Logoff](#)

Loan Information [Jump to Top](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Info](#) | [Bottom](#)

Certificate Number: 1234567890
Master Policy Number: 0000000000
Claim Submit Date: 10/29/01
Claim Type: Initial

Interest Information [Jump to Top](#) | [Loan Info](#) | [Expense Info](#) | [Deductible Info](#) | [Bottom](#)

Item	Original	Authorized
UPB	\$46,443.36	\$46,443.36

UPB Override Explanation

Adjustment Amount (override value - original value): \$0.00

Original Interest

Calculated with Original Unpaid Principal Balance

Note Rate(%)	From Date	To Date	# of Days	Amount
--------------	-----------	---------	-----------	--------

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FIG. 15B

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Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

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Original Interest

Calculated with Original Unpaid Principal Balance

Note Rate(%)	From Date	To Date	# of Days	Amount
8.25	03/01/1999	10/15/2001	945	10,057.89

Accumulated Original Interest Total: \$10,057.89

System Audit Interest

Calculated with Authorized Unpaid Principal Balance

Note Rate(%)	From Date	To Date	# of Days	Amount
8.25	03/01/1999	05/31/2001	810	8,621.05
8.25	06/04/2001	10/15/2001	42	447.02

Accumulated System Audit Interest Total: \$9,068.07

Override Interest

Prefill Override With:

Calculated with Authorized Unpaid Principal Balance

Note Rate(%)	From Date	To Date	# of Days	Amount
--------------	-----------	---------	-----------	--------

Note Rate: From Date: (mm/dd/yyyy) To Date: (mm/dd/yyyy)

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FIG. 15C

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Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Accumulated Override Interest Total: \$0.00

Current Interest Audit Results

Interest was adjusted from 6/1/2001 to 9/3/2001 for the amount of \$83.82 due to lengthy foreclosure.

Interest Override Adjustment Explanations

Adjustment Amount (override value - original value): \$0.00

Original and System Audit Expenses [Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Deductible Info](#) | [Bottom](#)

Cat	Item	Seq	Date Paid	Effective Start	Effective End	Monthly Amt	Orig Amount	Sys Aud Amount
AF	Attorney Fees	19	09/04/2001				750.00	750.00
AF	Bankruptcy At	20	10/28/1999				800.00	800.00
PT	Taxes - Count	21	10/13/1999				272.71	272.71
PT	Taxes - Count	22	04/11/2000				283.83	283.83
PT	Taxes - Count	23	10/16/2000				283.83	283.83

	Attorney's Fees	Property Taxes	Hazard Insurance	Property Preservation	Statutory Disbursements	Other Disbursements
Submitted	\$1,550.00	\$1,749.64	\$887.00	\$420.00	\$845.66	\$0.00
Authorized	\$1,550.00	\$1,542.58	\$887.00	\$420.00	\$842.16	\$0.00

Override Expenses [Add Expense Item to Override From:](#) [Original](#)

Cat	Item	Seq	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
-----	------	-----	-----------	-----------------	---------------	-------------	--------

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FIG. 15D

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Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Override Expenses

Add Expense Item to Override From:

Cat	Item	Seq	Date Paid	Effective Start	Effective End	Monthly Amt	Amount
<div>Item: <input type="text" value="Abandoned Car Removal"/> Effective Start Date: <input type="text"/> <input type="checkbox"/> Required</div> <div>Date Paid: <input type="text" value="09/06/2001"/> (mm/dd/yyyy) Effective End Date: <input type="text"/> <input type="checkbox"/> Required</div> <div>Amount: <input type="text"/> Monthly Payment Amount: <input type="text"/> <input type="checkbox"/> Required</div> <div><input type="button" value="Add"/> <input type="button" value="Modify"/> <input type="button" value="Delete"/></div>							

Current Expense Audit Results

The expense item Bankruptcy Costs of 203.50 has been adjusted to the normal and customary amount of 200.00
The expense item Boarding of 307.06 has been adjusted to the normal and customary amount of 100.00
Effective dates not provided for Hazard Insurance.
Effective dates not provided for Taxes - County

Expense Override Adjustment Explanations

Adjustment Amount (override value - original value): \$0.00

Deductibles

Jump to [Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Bottom](#)

Item	Original	System Audit	Override
------	----------	--------------	----------

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FIG. 15E

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Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Item	Original	System Audit	Override
Escrow Account Balance	\$ 0.00	\$ 0.00	\$ <input type="text"/>
Net Rental Proceeds	\$ 0.00		\$ <input type="text"/>
Pledge Savings, Buydowns, or Other Funds Held for Insured	\$ 0.00		\$ <input type="text"/>
Insurance Proceeds	\$ 0.00		\$ <input type="text"/>
Hazard Insurance Refund	\$ 0.00		\$ <input type="text"/>
Cash Contribution	\$ 0.00		\$ <input type="text"/>
Other Deductions	\$ 391.00		\$ <input type="text"/>
Unamortized Premium	\$ 0.00		
Cash Saver Assets	\$ 0.00		
Pledged Assets	\$ 0.00		

Current Deductible Audit Results

Deductible Override Adjustment Explanations

Adjustment Amount (override value - original value): \$ 0.00

Item	Original	System Audit	Override
Presale Proceeds	\$ 0.00		\$ <input type="text"/>
Presale Date			<input type="text"/>

Presale Override Explanation

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FIG. 15F

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Claims on the Web - Audit Adjustments - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Pledged Assets \$ 0.00

Current Deductible Audit Results

Deductible Override Adjustment Explanations

Adjustment Amount (override value - original value): \$ 0.00

Item	Original	System Audit	Override
Presale Proceeds	\$ 0.00		\$
Presale Date			

Presale Override Explanation

Adjustment Amount (override value - original value, if original value is nonzero): \$ 0.00

[Jump to Top](#) | [Loan Info](#) | [Interest Info](#) | [Expense Info](#) | [Deductible Info](#)

All actions, except Cancel, will **save all changes** before moving to the next screen

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FIG. 16

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Claims on the Web - Pay Hold Acquire - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Pay Hold Acquire

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PAY CLAIM

View Claim Status	Certificate #	1234567890	Disposition	
Submit New Claim	X Ref Certificate #	0000000000	BPO Value	\$ 38,000.00
Contact GE Claim Rep			Servicer BPO Value	\$ 55,900.00
Administration	Utility	\$ 135.00	Net On Sale Factor	93.00 %
Deductible	Yard Care	\$ 100.00	Preclaim Sale Savings	\$ 0.00
Expense	Hazard Insurance	\$ 0.00	Acquisition Savings	\$ -4,096.18
Pending Reason	Home Owner Dues	\$ 0.00	Materiality	-10,779.4 %
State Detail	Water	\$ 0.00	Title Report	\$ 500.00
Zip Code Filter	Estimated Months to Market	6	GE BPO	\$ 300.00
Find/Delete Claim	Total Upkeep	\$ 1410.00	Environmental Inspection	\$ 75.00
Help	Tax (6 months)	\$ 0.00	Additional Interest	\$ 0.00
Logoff	Repairs	\$ 0.00	Additional Expenses	\$ 0.00
	GE Cost Factor	6.0000 %	Other	\$ 0.00
	Cost of Funds	\$ 8460.00	Cost Of Info	\$ 875.00
	Total Additional Costs	\$ 9870.00	Cash For Keys	\$ 0.00
	Exposure	\$ 0.00	Estimated Claim Amount	\$ 55,267.17

All actions (View Claim, More Detail, Run Rules) will take place on the **Initial Claim** for this property
All actions, except Cancel, will **save all changes** before moving to the next screen

View Claim **More Detail** **Run Rules** **Cancel**

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10036605-041607

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FIG. 17A

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Claims on the Web - More Detail - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - More Detail

View Claim Status	Certificate #: 1234567890	Disposition: PAY CLAIM	Claim Status: Pending
Submit New Claim	XRef Certificate #: 0000000000	Cert Effective Date: 12/10/1996	Pending Reason:
Contact GE Claim Rep	Claim Type: Initial	Reported Delinquency: 05/24/1999	12 mo. Pay History
Administration	Claim Submit Date: 10/29/2001	Monthly Premium: NO	24 mo. Pay History
Deductible	Delinquency Category: 45	Specified Coverage: NO	Acquisition Decision
Expense	Verified Claim: \$80,372.81	Preliminary Received: MM/DD/YYYY	Attorney Fee Breakdown
Pending Reason	Advanced: \$ 0.00	Preliminary Audit By: MM/DD/YYYY	BPO
State Detail	Partial: \$ 0.00	Audit Date: MM/DD/YYYY	Hold CTRL & Click for Multiple Select
Zip Code Filter	Preliminary: \$ 0.00	Last REQ Download: 10/16/2001	Docs Requested Date: MM/DD/YYYY
Find/Delete Claim	Restoration Amount: \$ 0.00	Workout Code: MM/DD/YYYY	Docs Received Date: MM/DD/YYYY
Help	File Location: C-LMB	Workout By: MM/DD/YYYY	Requested Addtl Docs Date: MM/DD/YYYY
Logoff	SPDL #: 0	Workout Date: MM/DD/YYYY	Addtl Docs Received Date: MM/DD/YYYY
	XRef SPDL #: 0	Workout Approval: MM/DD/YYYY	Pool Policy#: 0000000000
			MPV's: F L
			Subject To: 0 0 0 0 0 64
			Note Rate: 8.25 %
			Must Buy: <input type="checkbox"/>
			% Cov: 30
			LPMI Pools: 0

All actions, except Cancel, will **save all changes** before moving to the next screen.

SERIAL NO.: 10/036,605
PETER H. PRIEST (919-942-1434)

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FIG. 17B

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Claims on the Web - More Detail - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

Submit New Claim Contact GE Claim Rep Administration Deductible Expense Pending Reason State Detail Zip Code Filter Find/Delete Claim Help Logoff	Certificate #.	1234567890	Disposition	PAY CLAIM	Claim Status:	Pending
	XRef Certificate #	0000000000	Cert Effective Date:	12/10/1996	Pending Reason:	
	Claim Type.	Initial	Reported Delinquency	05/24/1999	12 mo. Pay History	
	Claim Submit Date	10/29/2001	Monthly Premium:	NO	24 mo. Pay History	
	Delinquency Category	45	Specified Coverage:	NO	Acquisition Decision	
	Verified Claim:	\$60,372.81	Preliminary Received:		Attorney Fee Breakdown	
	Advanced:	\$ 0.00	Preliminary Audit By:		BPO	
	Partial:	\$ 0.00	Audited By:		Hold CTRL & Click for Multiple Select	
	Preliminary:	\$ 0.00	Audit Date:		Docs Requested Date:	MM/DD/YYYY
	Restoration Amount:	\$ 0.00	Last REO Download:	10/16/2001	Docs Received Date:	MM/DD/YYYY
File Location:	C-LMB	Workout Code:		Requested Addtl Docs Date:	MM/DD/YYYY	
SPDL #.		Workout By:		Addtl Docs Received Date:	MM/DD/YYYY	
XRef SPDL #.		Workout Date:		Pool Policy#:	0000000000	
Cert Level	0	Workout Approval:		MPV's:	F L	
SPDL #:				Subject To:	0 0 0 0 0 64	
				Note Rate:	8.25 %	
				Must Buy:	<input type="checkbox"/>	
				% Cov:	30	
				LPME Pool#:	0	

All actions, except Cancel, will save all changes before moving to the next screen.

Pay Hold Acquire Edit Originals Audit Adjustments

Run Rules Cancel

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FIG. 18

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Claims on the Web - Generate Settlement Letter - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

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Claims on the Web - Generate Settlement Letter

View Claim Status
Submit New Claim
Contact GE Claim Rep
Administration
Deductible
Expense
Pending Reason
State Detail
Zip Code Filter
Find/Delete Claim
Help
Logout

Certificate Number: 1234567890
Claim Submit Date: 10/29/2001
Document Type: General Primary/Pool
Document: LMOSETTLE
Payee: Fannie Mae

Investor:
☒ Fannie Mae
☐ Freddie Mac
☐ Other/None

Check to Include:
☒ Wire Transfer
☐ Investigations (Settlement Letter Only)
☐ Negotiated Settlement (General Primary/Pool Only)

Automated Paragraphs: (not editable)
☒ 90 Day Supplemental
☐ Deed Delivery Paragraph
☒ Additional Conditions Paragraph
☐ California Disclaimer Paragraph
☐ Extended Coverage Paragraph

Generate Letter 462

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1006605-04602

SERIAL NO.: 10/036,605
PETER H. PRIEST (919-942-1434)

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FIG. 19A



480

General Electric
Mortgage Insurance Corporation

A unit of GE Capital Mortgage Corporation
6601 Six Forks Road, Raleigh, NC 27615
919 846-4100

October 26, 2001

Thomas W. Lind
Wheda
Box 1728
Madison, WI 537011728

Re: Claim for Loss Settlement
Borrower Name: Gary L. Bergmann
Property Address: 1102 Goold Street
Racine, WI 53402
Lender Loan Number: 095056600
Certificate Number: 7950347430
Claim Submit Date: 10/16/2001
Claim Type: Initial

Dear Mr. Lind:

Enclosed are funds in the amount of \$0.00 and your Explanation of Benefits representing full claim settlement for the loss sustained by you in the sale of the property secured under the above-referenced Claim for Loss.

This payment is offered as full and final settlement of GE Mortgage Insurance Corporation's liability under the referenced certificate. You may submit a Supplemental Claim for Loss for claimable expenses which were not claimed on the original Claim for Loss.

Any amounts paid to you under applicable fire, hazard, and extended coverage policies which are in excess of the cost of restoring and repairing the property must be forwarded to GE Mortgage Insurance.

We appreciate the opportunity to serve you. If you have questions, please call me at (919) 846-4198.

Sincerely,

Patt O. Kelly
Claim Representative, Claims Operations

Enclosure

Rev. A/03-03-97

10/036,605 "041600"

SERIAL NO.: 10/036,605
PETER H. PRIEST (919-942-1434)

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FIG. 19B

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Final Explanation of Benefits
October 26, 2001

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Borrower Name: Gary L. Bergmann
Property Address: 1102 Goold Street
Racine, WI 53402
Lender Loan Number: 095056600
Certificate Number: 7950347430
Claim Submit Date: 10/16/2001
Claim Type: Initial

Item	Submitted	Authorized
Unpaid Principal Balance	\$55,220.04	\$55,220.04
Accumulated Interest	\$7,631.87	\$7,631.87
Attorney's Fees	\$1,375.00	\$1,375.00
Property Taxes	\$1,963.99	\$1,963.99
Hazard Insurance	\$177.08	\$177.08
Property Preservation	\$1,025.00	\$1,025.00
Statutory Disbursements	\$1,171.08	\$1,171.08
Other Disbursements	\$0.00	\$0.00
Less		
Escrow Account	\$14.70	\$80.48
Net Rental	\$0.00	\$0.00
Pledged Savings	\$0.00	\$0.00
Insurance Proceeds	\$0.00	\$0.00
Hazard Insurance Refund	\$0.00	\$0.00
Other Deductions	\$0.00	\$0.00
Negotiated Deduction		\$0.00
Cash Contribution	\$0.00	\$0.00
Unamortized Financed Premium		\$0.00
Cash Saver/Pledged Asset		\$0.00
Total Claim	\$68,549.36	\$68,483.58
Net Sales Proceeds	\$51,907.40	\$51,909.37
Restoration Amount		\$0.00
Primary Settlement		\$16,609.91
Loss Amount		\$0.00
Percent Coverage		100%
Guaranty Amount		\$68,483.58
Net Claim		\$0.00
Partial Claim Advance		\$0.00
Advance Claim Payment		\$0.00
Preliminary Claim Payment		\$0.00
Unamortized Financed Premium		\$0.00
Premium Due		\$0.00
Additional Interest		\$0.00
Late Interest		\$0.00
Pool Settlement		\$0.00
Primary Settlement		\$16,609.91
Final Claim		\$16,609.91

FIG. 19C

480

Reasons for Adjustments

484

1. Accrued interest computed through the sale date.
2. Escrow adjusted to delete monthly PMI premiums, any refund of premium will be made by our Policy Servicing department, after claim settlement.
3. Adjusted net \$51,907.40 to \$51,909.37, or by \$1.97 late charge included with sewer & water.

Interval Calculations

From Date	To Date	Principal	Days	Rate	Per Diem	Interest
01/01/2000	10/12/2001	\$55,220.04	642	7.75%	\$11.89	\$7,631.87

Event Dates

Paid To: 01/01/2000
Foreclosure Start: 04/20/2000
Foreclosure Sale: 06/21/2001
Foreclosure Restart 1:
Foreclosure Restart 2:
Foreclosure Restart 3:

Bankruptcy File 1: 09/19/2000
Bankruptcy Release 1: 04/11/2001
Bankruptcy File 2:
Bankruptcy Release 2:
Bankruptcy File 3:
Bankruptcy Release 3:

Lender Acquire Title: 08/20/2001

Claim Submittal: 10/16/2001




10036605-04160

FIG. 20

500

Claims on the Web - Claim Status - Microsoft Internet Explorer provided by GE Mortgage Insurance

File Edit View Favorites Tools Help

 *We bring good things to life.* **GE Mortgage Insurance**

Claims on the Web - Claim Status

Welcome to Claims on the Web, Allison!

502 View Claim Status

504 Submit New Claim

Contact GE Claim Rep

506 Administration

Deductible

Expense

Pending Reason

State Detail

Zip Code Filter

Find/Delete Claim

Help

Logoff

☒ Individual claim

Certificate Number:

☐ Claims submitted

☐ Claims audited and scheduled for payment

☐ Claims pending additional information

☐ Claims settled

Optional

Start Date:

End Date:

Claim Type:

Submitter ID:

Servicer Org:

Investor Code:

Initials:

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FIG. 21

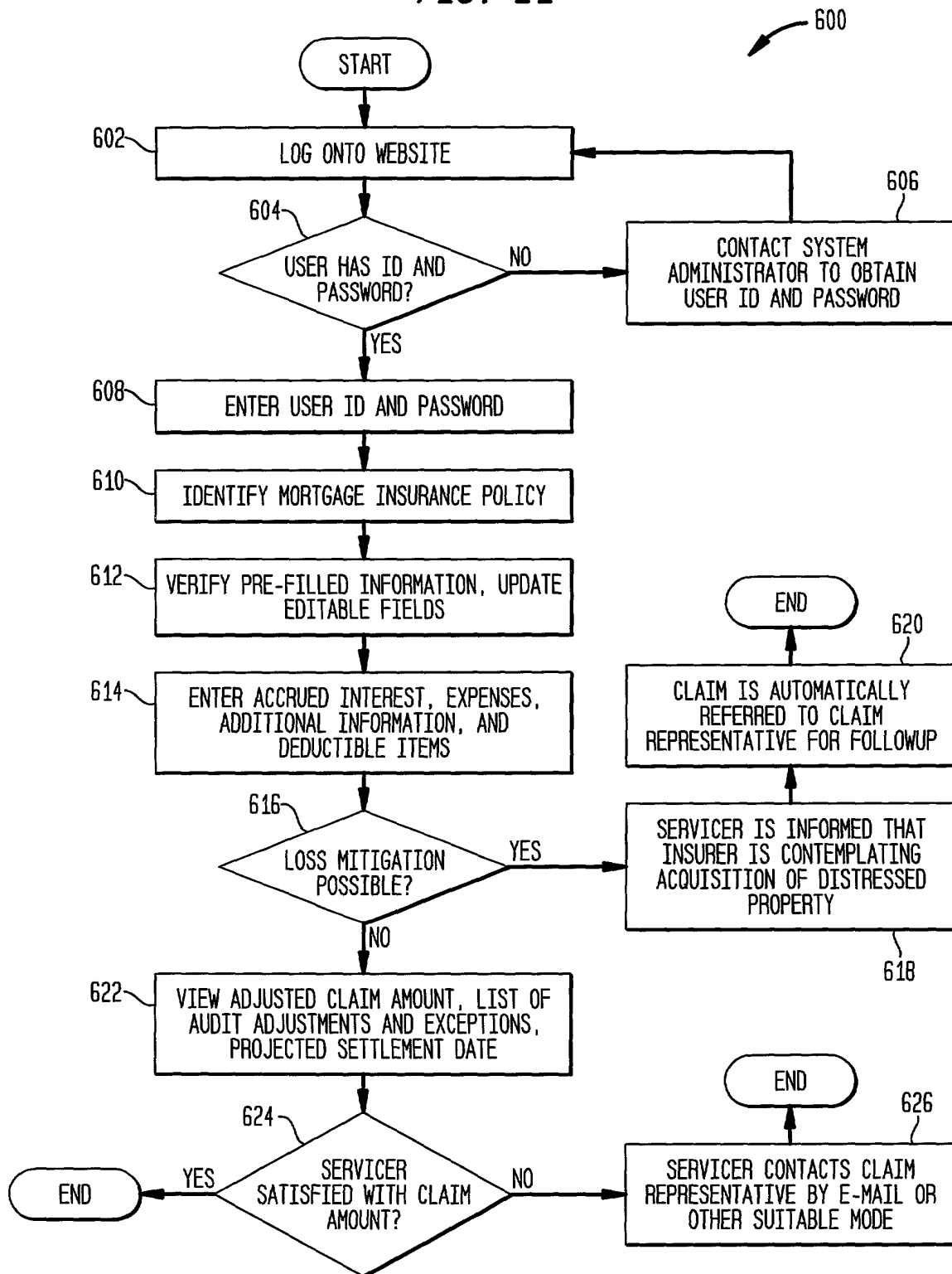


FIG. 22A

702 Rule	704 Triggering Factor(s)	706 Automation Logic	708 Pseudocode
Nbr of inspections should not exceed the number of months between loan due date and claim submit date.	# of inspections > # months between loan due and claim submit.	Zero out expense amount on extra inspection expense items Rule output message "Only one inspection per month is claimable. Your extra inspections have been deducted from the claim."	700
Determine Documents Required Presale Settlement Statement	Presale w/ savings Workout P w/ A and the presold proceeds are not present (0.00)	In addition to this rule; Download workout information at cat 45 & 50. In that download.. If the workout is Presale with "A" eval and no proceeds present, update the status to "pending" and the documents required to "presale settlement statement"	
Validate presold proceeds	The presold proceeds are > 0 and; The difference between the presold proceeds and the net on sale (from presale offer screen) is more than 1% of the net on sale amount	Update the status to "pending" and the documents required to "presale settlement statement". Update the docs requested date to current date unless there is already a non-blank date in it.	
Cert level special deal, must be reviewed by claim rep! This only applies if there is a claim impact- If claim impact="Y" If not a "Y", do not pend. Confirm that only claim impact deals are downloaded to the DB.	cert level special deal on claimspecialdeal table	Update status to "pending" and update docs required to "TBD based on auditor review"	If cert level spd1 > spaces; set status to "pending", set docs required to "TBD based on auditor review"
Hazard Refund; if present in deductible section, do not prorate hazard insurance expense.	Hazard Refund > 0 and expense item Hazard Insurance exists.	Retract fact that would cause prorating to happen.	If hazard refund > 0 and there is a fact that says "hazard to prorate"; retract that fact.
User BOV; compare to GE BOV	If GE BOV and user BOV are both present, and the user BOV is < 90% or > 110% of GE BOV	Set status to "Pending". Set docs required to "Claim Rep Review". Rule output message of "Requires claim rep review due to market value variance."	If ge bov > user bov, divide user bov by ge bov. If result is < .90 or > -1.10; set status to "pending", set docs required to "Claim Rep Review", set output message to "Requires claim rep review due to market value variance"

FIG. 22B

Comments entered	Comments > spaces	Set status to "Pending". Set docs required to "Claim Rep Review". Rule output message of "Comments entered must be reviewed by GE Claim Rep."
Occupied Status	isPropertyVacant = 0	If disposition is "Acquire" set status to "Pending". Set docs required to "Access Information"; Update the docs requested date to current date unless there is already a non-blank date in it. Rule output message of "Your claim is under further review for possible acquisition. Please notify GE when property is vacant"
Unknown Status	isPropertyVacant = 0	if disposition is "Acquire" set status to "Pending". Set docs required to "Access Information": Rule output message of "Your claim is under further review for possible acquisition. Please notify GE when property is vacant"
Foreclosure start date exists without a ditto foreclosure sale date or presale date.		Set status to "pending". Set docs required to "Foreclosure sale date" Update the docs requested date to current date unless there is already a non-blank date in it. Rule Output message of "F/C start date without F/C sale date or presale date".
PMI under different expense name	Expense amount is exactly the same as the pmi amount from RMG.	Update that expense amount to 0. Rule Output message of "Mortgage insurance premium filed as (expense item) is not allowable and has been deducted from the claim".
Prorate Flood Insurance	Flood Insurance expense present with effective from and to dates	Same as current Hazard Insurance expense proration.
Prorate Earthquake Insurance	Earthquake Insurance expense present with effective from and to dates	Same as current Hazard Insurance expense proration.
Prorate Taxes	Taxes expense item exists with effective from and to dates	Same as current Hazard Insurance expense proration.

700

10036605-04607

FIG. 22C

Cash Contribution	Cash Contribution entered on claim form not = cash contribution from mainframe	Set status to "pending". Set docs required to "Claim Rep Review" Rule Output message of "Manual review required due to discrepancy with the cash contribution amount of the approved workout".	
Update initial audit disposition	timesRulesRun is 0	Set initialDisposition (ClaimDetail) to the auditDisposition value.	
0 interest rate	If interest rate is zero	Set status to pending. Docs required to "Claim Rep Review" Rule output message of "Interest rate missing"	
Investigations file location	When file location begins with 'I'	Do not change the file location to a claim rep.	
Letter Text	Hazard has been prorated	Rule output message of "The hazard insurance expense that was paid on " exp pd dt "has been prorated from" eff from dt "to" eff to dt "at" per diem.	
Letter Text	Single Financed Premium product	Rule output message of "Final claim includes the full unamortized financed premium amount of \$" pmiPremiumAmt".	isFinancedPremium = 1
Letter Text	CashSaver product	Rule output message of "There may be a separate check coming for the loss mitigation efforts on this certificate"	auditDisposition = "presold" or "acquire", and isCashSaverAdvantage = 1 or isCashSaverNewSouth = 1 or isNavyFederalPledgedAsset = 1

700

10036605-041603

FIG. 23

